



who we are

About Ecclesiastical Insurance

Ecclesiastical Insurance is a specialist provider of insurance solutions and services designed to protect and preserve Canada's distinct communities, cultures, and heritage. Working closely with independent brokers, we provide customized insurance solutions to faith and related not-for-profit organizations, retirement communities, education facilities, arts & culture, registered charities, and select commercial enterprises.

Our full range of unique insurance products, comprehensive risk management expertise, and empathetic claims service are part of our commitment to our customers and their communities. Collectively, they enable us to achieve our fundamental goals; namely, to advise and protect those who enrich the lives of others.

At **Ecclesiastical Insurance**, we are proud of our long and distinguished history. Founded in the UK in 1887, the Canadian branch opened in 1972. Today, we have offices in Halifax, Toronto, Calgary, and Vancouver and are represented by knowledgeable and experienced brokers across the country.

Ecclesiastical Insurance customers are secure in the knowledge that they are protected by an independently owned international company that is rated "A" by A.M. Best and "A-" by Standard and Poor's. Most importantly, customers enjoy peace of mind knowing that they are covered by insurance products designed specifically for their organizations, delivered by a company that shares their values of honesty, integrity, and good faith.

This brochure is intended for information purposes only and in no way constitutes insurance coverage. The information provided herein is not a substitute for the professional services of a registered insurance broker.



ECCLESIASTICAL
INSURANCE YOU CAN BELIEVE IN

Ecclesiastical Insurance Office plc Head Office

Suite 2200, 20 Eglinton Avenue West, Box 2004
Toronto, ON M4R 1K8
Phone: **416.484.4555**

Central Region

Suite 2200, 20 Eglinton Avenue West, Box 2004
Toronto, ON M4R 1K8
Phone: **416.484.4555**

Eastern Region

Suite 2106, 1969 Upper Water Street,
Purdy's Wharf, Tower 2
Halifax, NS B3J 3R7
Phone: **902.492.4548**

Western Region

Suite 630, Box 20, Bow Valley Square 1
202-6th Avenue SW
Calgary, AB T2P 2R9
Phone: **403.538.0175**

Pacific Region

Suite 1795, Two Bentall Centre
555 Burrard Street, Box 239
Vancouver, BC V7X 1M9
Phone: **604.605.1111**

Risk Managed and National Accounts

Suite 2200, 20 Eglinton Avenue West, Box 2004
Toronto, ON M4R 1K8
Phone: **416.484.4555**

www.ecclesiastical.ca

A proud member of the Ecclesiastical Insurance Group



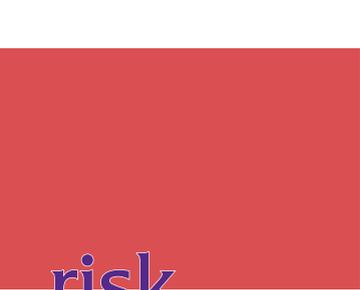
Risk Management



RISK
SAFETY
CARE



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risk



What is Risk Management?

Risk management is a process that identifies potential risk and implements strategies to deal with it. This is done by first establishing what and how severe the risks are, then determining how to eliminate, reduce or transfer the risk.

The process is especially important for faith organizations that deal with risk every day:

- Large numbers of people attend worship services on your property on a regular basis, risking injury such as tripping or falling
- You provide many services, such as daycare and counseling, in which care for children and other individuals is entrusted to your organization
- Faith organizations can be targets for vandalism, theft and arson
- Unforeseen or unavoidable losses can happen at any time

At **Ecclesiastical Insurance**, we are committed to helping you manage your risk. With some thought and planning, your property can be a safe and secure environment.

Vision: to be the best specialist insurer in Canada.



safety



Managing Fire Risks

When it comes to fire, older structures can be in greater peril as construction materials are especially combustible. They may also have out-of-date electrical wiring without current safety features. Here are some ways you can lessen the risk of fire:

General Risk

- Maintain appropriate insurance coverage
- Implement a written fire safety procedure and ensure all employees and volunteers are familiar with it

Outdoor Risk

- Light outside areas at night
- Keep building exit routes clear
- Check the premises regularly and lock up at night
- Keep garbage cans and dumpsters away from the building

Indoor Risk

- Ensure candles and other potential hazards are not left unattended
- Remove fire hazards (paper and garbage) or ensure they are a safe distance from candles, space heaters etc.
- Store gas, paint and chemicals carefully and securely
- Keep fire extinguishers on hand, in good working order and with usage instructions
- Keep heaters and electrical equipment properly maintained



care



Managing Child Safety Risks

The safety of children is of primary importance. Measures you can take to reduce child safety risks include:

- Implement clearly defined, written guidelines for appropriate behaviour and ensure all parents, employees and volunteers are familiar with them
- Perform the appropriate background, reference and police checks when choosing employees or volunteers
- Train volunteers on the child care or education duties they will be carrying out
- Maintain written procedures for dealing with any alleged incidents. Ensure that employees, volunteers and parents are familiar with these procedures
- Conduct activities with children in open environments with multiple adults present at all times
- Install panic alarms in areas where children might be isolated
- Have appropriate liability insurance coverage should an incident of child abuse be alleged

For more complete information, ask your broker to arrange a meeting with one of our Risk Control Specialists.